



#10 card with image on front and bullet pts on back, will also have a letter. ARTWORK IS FOR PLACEMENT ONLY.



### There are plenty of reasons to stay covered.

- Flood damage is not covered by most homeowners insurance.
- Flooding is the #1 natural disaster.
- 25% of flood claims are filed by people living in low-to-moderate risk areas.
- In high-risk areas, 1 in 4 homes will experience a flood over the course of a 30-year mortgage.
- Disaster assistance – if it's available – is typically a loan you must repay, with interest.
- Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally regulated lender.

Call your insurance agent  
Or call 1-888-724-6410  
Go to [FloodSmart.gov/renew](https://www.floodsmart.gov/renew)



Renew your flood insurance.  
Renew your peace of mind.

John Q. Customer  
123 Main St.  
New York, NY 10001

Dear John Q. Customer:

The risk of flooding is as real today as it was a year ago when you opened your flood insurance policy. If you made it through the last year without incurring flood damage, that's a good thing. But you shouldn't be lulled into a false sense of security. You insured your home for a reason, and that reason is here to stay. Renewing your flood insurance is the best course of action.

**Consider these sobering facts:**

- Every home is at risk of some form of flooding, which can result from anything from heavy rain to snow melt.\*
- Just an inch of water can cause costly damage to your property. A mere two inches of water can result in \$7,800 or more in damage.\*
- Your home has a 25% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.

Your policy is about to expire. Renew your flood insurance today. When you compare the relatively nominal cost of flood insurance (about \$500) to the potential devastation of flood damage (thousands of dollars), the choice should be an easy one. Renewing your flood insurance is a smart move. Do it now.

Sincerely,



David Mannstad  
Director, FEMA Mitigation Division  
And Federal Insurance Administrator

Stay ahead of disasters, financial and natural. Renew your XXX Insurance policy today.

Call your insurance agent:  
Insurance Agent  
123 Elm St.  
New York, NY 10002  
XXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXX

Or call: 1-888-724-6410  
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\* Dollar amounts are for illustrative purposes only and represent flood damage to a fictional 900 square foot home. Repayment and repair costs vary from state to state and home to home.

Renew your flood insurance.  
Renew your peace of mind.

John Q. Customer  
123 Main St.  
New York, NY 10001

Dear John Q. Customer:

You've made a wise decision to continue renewing your flood insurance in the past. There's no reason you shouldn't do so this year. You insured your home for a reason, and that reason is here to stay. The risk of flooding is as real today as it was when you first opened your policy.

**Consider these sobering facts:**

- Every home is at risk of some form of flooding, which can result from anything from heavy rain to snow melt.\*
- Just an inch of water can cause costly damage to your property. A mere two inches of water can result in \$7,800 or more in damage.\*
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